

Exhibit 520

CERTIFIED TRANSLATION

[Translation from Danish]

STATSADVOKATEN

Court of Glostrup

Date: 13 April 2021
Ref. no.: SØK-76141-0003-17
Case officer: A. MØLLMANN

STATE PROSECUTOR FOR
SERIOUS ECONOMIC AND
INTERNATIONAL CRIME

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INDICTMENT

Matthew Richard Stein
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56 East 80th Street
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USA

Jerome Lhôte
231273 [REDACTED]
1741 Glencoe Road
Winter Park
Florida 32789
USA

Luke Beneville McGee

Rajen Rammal Shah

United Kingdom

Anupé Dhorajiwala

STATE PROSECUTOR FOR
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ECONOMIC AND INTERNATIONAL
CRIME

Graham McKenzie Horne

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are hereby formally charged before the Court of Glastonbury in proceedings to be held with the participation of lay judges for the purpose of punishment for

fraud of a particularly aggravated nature in contravention of section 279, read with section 286(2), of the Danish Criminal Code.

the particulars being that, in the period 2013–2015, in association and following prior agreement or common understanding, with the intent of obtaining for themselves and others an unlawful gain, the Defendants caused the development, implementation and operation of a system in which the Defendants' co-perpetrator, North Channel Bank GmbH & Co. KG (hereafter: North Channel Bank), whose case has been decided separately, booked share trades and loans involving Danish listed shares and money flows between 27 US 401(k) pension plans, nine companies (short sellers), one broker and one intermediary; trades, loans and money flows which were fictions or of such a nature that the pension plans did not receive dividends or a right to receive dividends as a result thereof, following which North Channel Bank prepared dividend credit advice slips containing incorrect information on receipt of dividends from Danish shares for the 27 US 401(k) pension plans which, on 284 occasions, the pension plans submitted, with the Defendants' knowledge, to the Danish Tax Agency (formerly called SKAT) through reclaim agents along with applications for refunds of the dividend tax stated in the dividend credit advice slips, which deceived employees of the

Danish Tax Agency into believing that the US 401(k) pension plans had had dividend tax withheld in Denmark and were thus entitled to refunds thereof; all of which meant that the Danish Tax Agency was caused to pay out DKK 1,135,775,447.99 to the reclaim agents and thus suffered a corresponding financial loss, following which the reclaim agents transferred the amounts less their fees to the accounts of the pension plans with North Channel Bank from which they were further distributed by at least 80% to the Defendants or legal entities associated with the Defendants.

The Prosecution reserves the right to raise further charges in this set of related criminal cases.

The Prosecution requests that the Court issue an order for the imprisonment of the Defendants.

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The Prosecution requests the application of section 88(1), second sentence, of the PAGE 3
Danish Criminal Code.

In pursuance of section 79(2), second sentence, read with section 79(1), read with section 78(2), of the Danish Criminal Code, the Prosecution further requests that the Court issue an order stipulating that Matthew Richard Stein, Jerome Lhôte and Luke Benerville McGee are deprived for an indefinite period of their right to participate in the management of a business enterprise in Denmark or abroad without undertaking unlimited personal liability for the commitments of the enterprise.

Moreover, the Prosecution requests confiscation of EUR 2,265,302.93 from [REDACTED]
[REDACTED]; of EUR 3,487.00 from [REDACTED]; of EUR 4,674.25 from [REDACTED]
[REDACTED]; of EUR 18,257.99 from [REDACTED]; of EUR 54,215.86
from [REDACTED]; of EUR 31,527.41 from [REDACTED]
[REDACTED]; of EUR 15,577.06 from [REDACTED]; and
of EUR 1,437,424.00 from [REDACTED] under section 75(1) of the Danish
Criminal Code.

The Prosecution reserves the right to request that the Court issue an order for further
confiscation, further disqualification, compensation and deportation.

[was signed]
Per Füg
Acting State Prosecutor



STATSADVOKATEN

Retten i Glostrup

Dato: 13. april 2021
Lnr.: SØK-76141-0005-17
Sagsbandler: A. MØLLMANN

STATSADVOKATEN FOR SÆRLIG
ØKONOMISK OG INTERNATIONAL
KRIMINALITET

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Storbritannien

tiltales ved Retten i Glostrup under medvirken af domsmænd til straf for

bedrageri af særlig grov beskaffenhed efter straffelovens § 279, jf. § 286, stk. 2,
ved i perioden 2013-2015 i forening og efter forudgående aftale eller fælles forståelse, med henblik på at skaffe sig og andre uberettiget vinding, at have foranlediget udviklingen, implementeringen og driften af et system, hvor tiltaltes medgerningsmand, North Channel Bank GmbH & Co. KG (herefter: North Channel Bank), hvis sag er afgjort særskilt, bogførte aktichandler og -lån vedrørende danske, børsnoterede aktier samt pengebevægelser mellem 27 amerikanske 401(k) pensionsplaner, ni selskaber (shortsælgere), en mægler og en mellemhandler, hvilke handler, lån og pengebevægelser var fiktive eller af en sådan karakter, at pensionsplanerne ikke derved modtog aktieudbytte eller en ret hertil, hvorefter North Channel Bank udfærdigede udbyttenotaer indeholdende urigtige oplysninger om modtagelse af udbytte fra danske aktier til de 27 amerikanske 401(k) pensionsplaner, som pensionsplanerne med de tiltaltes vidende i 284 tilfælde via reclaim-agenter indsendte til Skattestyrelsen (daværende SKAT) sammen med ansøgning om refusion af den i udbyttenotaerne angivne udbytteskat, hvilket bragte ansatte i Skattestyrelsen i en vildfarelse om, at de amerikanske 401(k) pensionsplaner havde fået indeholdt udbytteskat i Danmark og derved var berettiget til refusion heraf, alt hvorved Skattestyrelsen bestemtes til at

udbetale 1.135.775.447,99 kr. til reclaim-agenterne og derved led et tilsvarende formuetab, hvorefter reclaim-agenterne videreførte beløbene fratrukket sine honorarer til pensionsplanernes konti i North Channel Bank, hvorfra de blev viderefordelt med minimum 80% til de tiltalte eller juridiske enheder knyttet til de tiltalte.

Der tages forbhold for yderligere tiltakelse i sagskomplekset.

Der nedlægges påstand om fængselsstraf.

Der nedlægges påstand om anvendelse af straffelovens § 88, stk. 1, 2. pkt.

Der nedlægges endvidere i medfør af straffelovens § 79, stk. 2, 2. pkt., jf. § 79, stk. 1, jf. § 78, stk. 2, påstand om, at Matthew Richard Stein, Jerome Lhôte og Luke Benevile McGee indtil videre frakendes retten til at deltage i ledelsen af en erhvervsvirksomhed her i landet eller i udlandet uden at hæfte personligt og ubegrænset for virksomhedens forpligtelser.

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Der nedlægges endvidere i medfør af straffelovens § 75, stk. 1, påstand om konfiskation af 2.265.302,93 € hos [REDACTED], af 3.487,00 € hos [REDACTED], af 4.674,25 € hos [REDACTED], af 18.257,99 € hos [REDACTED], af 54.215,86 € hos [REDACTED], af 31.527,41 € hos [REDACTED], af 115.577,06 € hos [REDACTED], og af 1.437.424,00 € hos [REDACTED].

Der tages forbehold for nedlæggelse af påstand om yderligere konfiskation, yderligere rettighedsfrakendelse, erstatning og udvisning.



Per Fiig
Statsadvokat, fg

I, the undersigned, Julius Holm Nørremark, certify that I am fluent in both the English and Danish languages and that the preceding text in the English language is to the best of my knowledge and belief a true and faithful translation of the attached exhibit, with the bates stamp STEIN_LHOTE0001236, in the Danish language.

Copenhagen, 5 April 2025



Assistant Attorney, LL.M.